



# Express Request<sup>SM</sup>

Expedite your customers' disputes

Time is of the essence when resolving customer disputes. We say this because an issue on a credit report can negatively affect your customer's ability to make a major purchase or obtain a loan. It also can translate into lost business for you. Express Request<sup>SM</sup> settles customers' disputes within two business days, preventing delays in the approval process. It's a win for you and your customers.

## Dispute resolution

- **Proof documentation service** — Most credit file updates are made based on proof documents supplied by your customer, such as an online statement, a letter from the creditor, etc.
- **Enhanced resolution services** — When documented proof is not available from your customer, Express Request offers additional resolution services:
  - Manual verification: Experian® contacts the creditor directly to verify whether a dispute has been resolved.
  - Mixed files: Experian separates the files combined in error and generates a new credit report and score.

## Keep your closings on track

Express Request helps you keep your approval process on schedule by quickly resolving credit report disputes that might otherwise delay closing and create problems for your customers.

To find out more about Express Request, contact your local Experian sales representative or call 1 888 414 1120.

## Easy process

1. Contact Sales/Client/Reseller Support to activate your account.
2. Fill out the online form for your customer.
3. Upload proof documentation, if available.
4. Wait for Experian to review and investigate the dispute.
5. Receive an email confirming resolution within one to two business days.

Product sheet  
Express Request<sup>SM</sup>